

Abstract

- Systems and methods are provided for engineering, manufacturing, procuring and managing a financial product which combines a finance agreement, a life insurance policy, and a securitization mechanism used to create
- 5 fixed income securities. The present invention includes a computer readable medium having computer executable instructions for performing a method for engineering and managing a financial product. The method includes calculating a first death benefit value, wherein the first death benefit value includes a selected death benefit value for payment to a beneficiary of an insurance policy.
- 10 A second death benefit value is calculated. The second death benefit component is calculated based on a loan value added to an interest formula value. The interest formula value includes an outstanding loan value multiplied by a selected interest rate percentage. According to the teachings of the present invention, the second death benefit value is added to the first death value
- 15 component to produce the total death benefit value.

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